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# Benson Chamber of Commerce: Business Barometer Survey Results

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UNIVERSITY OF MINNESOTA MORRIS

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# *Center for Small Towns*



*“Believing in a bright, prosperous  
future for small communities.”*

## **Benson Chamber of Commerce: Business Barometer Survey Results**

Benjamin Winchester, Center for Small Towns  
Neil Linscheid, UMM Student

November 12, 2004

Community Research Report 2004-04

[www.centerforsmalltowns.org](http://www.centerforsmalltowns.org)

## Center for Small Towns

CST is a community outreach program housed at the University of Minnesota, Morris and serves as a point-of-entry to the resources of the University of Minnesota. Small towns, local units of government, K-12 schools, non-profit organizations, and other University units are able to utilize CST's resources as they work on rural issues or make contributions to rural society. CST's mission is to focus the University's attention and marshal its resources toward assisting Minnesota's small towns with locally identified issues by creating applied learning opportunities for faculty and students.

For more information about CST and its other programs, please give us a call or visit our webpage at <http://www.centerforsmalltowns.org>

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## **Background**

In July of 2004, the Benson Chamber of Commerce contracted with the Center for Small Towns to assist with a survey of business owners. A working team was created that was composed of Chamber staff and board members, David Nelson of the University of Minnesota Extension Service, Sue Pirsig with Swift County GROW, and Ben Winchester of the Center for Small Towns. This working team discussed issues confronting area businesses. As American Express states, “Membership Has Its Privileges.” What can the Chamber provide for its members? It was determined that the Chamber would survey business owners in an attempt to better respond to business needs in the community.

It was also agreed that the survey should continue over time, allowing a “heartbeat” of the business community to be monitored. This type of time-series analysis brought to mind the Consumer Confidence Index that determines the level of optimism that may exist in the attitude of the consumer population. Why couldn’t one be created that measures Business Confidence? As a result, a section was written to measure such a concept on a rudimentary level, hereby termed the *Business Barometer Index*. The survey was finished by the team in August and distributed to local businesses by hand in September. The list of businesses was provided by the Chamber. A total of 96 surveys were distributed, of which 61 were returned, yielding a response rate of 63.5%.

## Results

The following section details the results of the survey. It was clear while reading these surveys that people enjoyed having a “voice” – there appears to be support for implementing a continued means of communication. In fact, some respondents had to use the back of the pages to fit all of their comments on the survey. Commentary by the authors of this report is kept to a minimum and focuses primarily on the factual findings of the respondents.

Q1: What is your age? ( $n=59$ )

Age	Number of Respondents	% of total
20-30	5	8.5
30-40	10	16.9
40-50	18	30.5
50-60	21	35.6
60-70	4	6.8
Over 70	1	1.7

Nearly 45% of business owners and managers are over the age of 50. This demographic quality indicates that there will be a need for younger businesspeople to take over area businesses in the next ten years.

Q2: When was your business originally established? ( $n=61$ )

Established	Number of Respondents	% of total
Before 1970	33	54.1
1970-1975	2	3.3
1975-1980	2	3.3
1980-1985	5	8.2
1985-1990	4	6.6
1990-1995	3	4.9
1995-2000	6	9.8
2001	2	3.3
2002	3	4.9
2003	1	1.6
2004	0	0

It is interesting to note that just over 1 in 4 of area businesses have been established since 1990. The business community is also long-lived. Over half, 57%, of the businesses were formed before 1970.

Q3: What role do you play within the organization? (*n=61*)

<b>Role</b>	<b>Number of Respondents</b>	<b>% of total</b>
Owner	44	72.1
Manager	14	23

Three respondents chose to answer “other”. One respondent answered manager AND owner. The following are the other roles that were given:

- Financial Associate
- Mechanic
- Purchasing Existing Business
- Co-OP

Q4: Is the Business a franchise? (*n=60*)

<b>Franchise</b>	<b>Number of Respondents</b>	<b>% of total</b>
Yes	11	18.3
No	49	81.6

Nearly 20% of area businesses are a franchise.

Q5: When was the business acquired by you or when did you begin managing? (*n=60*)

<b>Established</b>	<b>Number of Respondents</b>	<b>% of total</b>
Before 1970	2	3.3
1970-1975	4	6.6
1975-1980	5	8.3
1980-1985	8	13.3
1985-1990	9	15
1990-1995	4	6.6
1995-2000	10	16.6
2001	2	3.3
2002	7	11.6
2003	6	10
2004	3	5

This table shows that the 57% of businesses established before 1970 (question 2) are continuing under new management/ownership while 53% of the respondents have become owners/managers since 1990.

Q6: Today I have { (more) or (the same) or (less) } confidence in the ability of my business to make a profit than I was one month ago. ( $n=58$ )

Confidence	Number of Respondents	% of total
More Confidence	19	32.8
The Same Confidence	31	53.4
Less Confidence	8	13.8

Q7: Today I have { (more) or (the same) or (less) } confidence in the ability of my business to make a profit than I was a year ago. ( $n=58$ )

Confidence	Number of Respondents	% of total
More Confidence	24	41.4
The Same Confidence	23	39.7
Less Confidence	11	19

Q8: I am { (optimistic) or (pessimistic) } about my business. ( $n=59$ )

Business Outlook	Number of Respondents	% of total
Optimistic	51	86.4
Pessimistic	8	13.6

Q9: Over the past year, sales have { (increased) or (decreased) or (remained steady) }. ( $n=58$ )

Past Year Sales	Number of Respondents	% of total
Increased	25	43.1
Decreased	10	17.2
Remained steady	23	49.7

Q10: In the next year, I expect sales to increase or decreased or remained steady. ( $n=58$ )

Expected Sales	Number of Respondents	% of total
Increase	29	50
Decreased	8	13.8
Remained steady	21	36.2

Q11,12,13,14,15: In the next year do you intend to...?

	Construct New Building	Move/Change location	Remodel	Sell Business	Close Business
Yes	2 (4%)	2 (3%)	17 (29%)	3 (5%)	0
No	53 (96%)	54 (97%)	41 (71%)	53 (95%)	54 (100%)

Q16: Would you be interested in low-interest rehabilitation loans? ( $n=58$ )

<b>Interested in low-interest rehabilitation loans</b>	<b>Number of Respondents</b>	<b>% of total</b>
Yes	17	29.3
No	41	70.7

Q17: Would you be interested in mentoring a new small business owner? ( $n=56$ )

<b>Interested in Mentoring</b>	<b>Number of Respondents</b>	<b>% of total</b>
Yes	10	17.9
No	46	82.1

Q18: Would you be interested in a monthly meeting of local entrepreneurs in a confidential setting? ( $n=54$ )

<b>Interested in confidential monthly meeting</b>	<b>Number of Respondents</b>	<b>% of total</b>
Yes	25	46.3
No	29	53.7

Q19,20: In the past 6 months... ( $n=58$ )

<b>In the past 6 months</b>	<b>Employees</b>	<b>Product lines or Services</b>
Reduce	6 (10.3%)	4 (6.9%)
Remain Stable	47 (81%)	45 (77.6%)
Add	5 (8.6%)	10 (17.2%)

Q21,22: In the next 6 months... ( $n=57$ )

<b>In the past 6 months</b>	<b>Employees</b>	<b>Product lines or Services</b>
Reduce	3 (5.3%)	2 (3.4%)
Remain Stable	42 (73.7%)	40 (69%)
Add	12 (21%)	16 (27.6%)

Q23: What types of businesses would complement your business? ( $n=36$ )

- Manufacturing
- A strong computer service outlet would benefit our town and our business. It is hard to justify our own I.T. specialist.
- Hotel, tourism, anything to bring people into town.
- All types complement our operation.
- Ag-Insurance, Financing



- General Men's and Women's clothing.
- Law firms, CPA's, Real Estate
- Other health related businesses (Regional Draw)
- Farm, Construction, Manufacturing
- Restaurant
- Manufacturing or Industrial
- Businesses with jobs that attract and keep people earning in our community.
- Those who hire a large # of people living and working in Benson.
- Any business that has an insurance or investment need.
- Ag-Related
- Construction
- We have already added 3 additional side businesses to compliment our business.
- Lodging
- More retail
- Manufacturing
- Industry which employs many people
- Small retail/ Small Manufacturing
- Retail
- Any type of business that encourages people that live here.
- Coffee shop / Deli
- Downtown retailers - gifts, furniture, clothes, shoes
- Accounting, tax service, real-estate
- Anything that would bring people to town.
- Gifts and antique stores
- MD's
- Any type of retail
- Wellness/ Preventative Medicine
- Manufacturers
- Car Rental. Trailer Rental. Equipment Rental. Furniture store. Maintaining the current businesses we have is very important to me. Re-opening some of the businesses that have been lost would be great.
- Industry
- Specialty
- Any Businesses and all businesses new or current.

Q24: What types of Businesses would improve our downtown or our community? (*n=40*)

- We have enough retail businesses we just need to keep them from going. More manufacturing would help if they had decent pay scale.
- I believe any new business improves a community. It's good for a town to have a downtown building occupied.
- Reasonably priced clothing store for men, women and children.
- More clothing
- More places to shop. Things like Wal-Mart.
- Retail
- Food/Dining, Retail Ex. Target / Wal-Mart
- 24 hour gas station

- Manufacturing or industrial
- Any type of business or manufacturing that creates paychecks
- Chain Store
- Large employers hiring people at a good wage.
- Clothing, shoe store
- Almost any new businesses should be welcome.
- Eating establishments and clothing stores
- Retail - Clothing, Shoes
- Clothing
- Specialty Shops
- Clothing Women
- Retail clothing store, family restaurant, update Pamida store
- Additional retail
- Retail clothing and shoes
- Department store, clothing store for women
- Clothing Store, Nice Restaurant
- Retail
- Some health spas
- Clothing stores, manufacturing plants
- A Restaurant with good food - not just once in a while.
- Restaurants, discount stores
- Restaurant
- Female clothing
- A good clothing / shoe store
- Any type of retail
- More retail shops
- Clothing stores, Wider variety of Restaurants, Gift Store
- Our downtown is at a disadvantage being separated by the rail road tracks - all eating - restaurants on Southside-
- More family friendly
- Clothing stores
- Specialty
- Clothing, Industrial Park (Product / Sales)

Q25: What broader national trends affect your business? ( $n=35$ )

- AG economy in general. We sell farm machinery as our main business. Interest rates and farm policy have a big effect as well.
- Economic ups and downs do effect us. But by seeing more people these downs can be off set.
- Consolidation, pressure on margins
- travelers
- Farm Incomes, Student population numbers, more focus on schools
- Any types of businesses that are similar to ours
- Economic Conditions, Health Insurance Trends
- Travel safety, Recreational events- tourism
- Big Box Retailers

- People leaving rural communities
- People being hired out of the area and country.
- War, interest rates, unemployment, prices for grain
- Ag-Programs
- Legislation towards prohibition.
- Insurance premiums and payout for claims/ penalty of higher premiums and higher deductibles when insurance claims are filed.
- Fuel Prices - Ag Economy
- Econ.
- How well farms do. And also how well industries do.
- Community laws. Reporting requirements cost of employee benefits. I would like to offer my employees dental insurance and family health coverage - but I struggle to offer single coverage with the costs rising faster than I can raise billing rates.
- The economy, the shift where people live.
- The moving of the large national. Big taxes moving to our area.
- movies, music
- When the news was saying our economy was in a slump - that affected us a little.
- Government Rx programs, insurance reimbursements, farm crop prices, social security payments
- Economy - slower, people tend to repair rather than buy new
- Factory direct sales
- EBay on the internet
- See confidence
- Economic Growth/ Decline
- Fad Diet, Fad Exercise Recommendations
- The economy has a reverse effect on our business
- Middle East - oil prices - The trend of bigger is better - national pricing. Wal-Marts "low" prices on everything all of the time.
- travel out of town
- Wal-Mart's
- All produce / live stock / poultry and grain markets / Gas Pricing /

Q26: What types of financial needs do you have? (n=32)

<b>Financial Needs</b>	<b>Yes</b>	<b>No</b>
Operating Capital	18	15
Renovation / Remodeling	14	19
Building new site	2	31
Expansion of existing site	3	30

Other

- a larger customer base
- any remodeling or expansion
- low interest refinance property loan
- finance technology purchases

- Energy efficient and cosmetic needs - new front windows an additional front door and suspended ceiling - our front awning needs repair I would like to replace it also the back of our building
- Purchasing help

Q27: What time do you usually open/close? ( $n=61$ )

Time Open	N	%
5 am	1	1.6
5:30 am	2	3.3
6 am	6	9.8
6:30 am	2	3.3
7 am	2	3.3
7:30 am	4	6.6
8 am	23	37.7
8:30 am	7	11.5
9 am	8	13.1
9:30 am	0	-
10 am	2	3.3
10:30 am	1	1.6
11 am	1	1.6
12 noon	1	1.6
3 pm	1	1.6

Time Close	N	%
3 pm	1	1.6
4 pm	2	3.3
4:30 pm	3	4.9
5 pm	22	36.1
5:30 pm	9	14.8
6 pm	5	8.2
6:30 pm	1	1.6
7 pm	2	3.3
8 pm	2	3.3
9 pm	4	6.6
10 pm	2	3.3
11 pm	3	4.9
12 midnight	2	1.6
1 am	3	4.9

Q29,30,31: Do you feel it is important for main street businesses to be open on **Saturday/Sunday**? ( $n=61$ )

	Important to stay open one or more evenings	Important to stay open on Saturday	Important to stay open on Sunday
Yes	36 (60%)	58 (95.1%)	10 (16.7%)
No	22 (36.6%)	3 (4.9%)	50 (83.3%)

Q32a,33a: Would you be willing to hold *earlier/later* hours?

	Willing to hold earlier hours	Willing to hold later hours
Yes	13 (22%)	15 (25.4%)
No	46 (78%)	44 (74.6%)

b. If so which days would work best for you? (*n*=13)

Day	Earlier Hours	Later Hours
Monday	13	7
Tuesday	11	8
Wednesday	11	7
Thursday	10	13
Friday	10	7
Saturday	8	5
Sunday	2	3

Q34,35: Do you want unified opening/closing hours for the majority of retail/service businesses?

	Unified opening hours	Unified closing hours
Yes	17 (29.8%)	21 (36.2%)
No	40 (70.2%)	37 (63.8%)

Q36-47: Please rate the quality of the following items:

Item	Poor	Fair	Excellent	No Opinion
City Water ( <i>n</i> =57)	1	15	36	5
City Sewer ( <i>n</i> =57)	-	19	32	6
City Electric ( <i>n</i> =57)	3	13	36	5
Streets ( <i>n</i> =56)	3	32	19	1
Parking – on street ( <i>n</i> =56)	14	25	17	-
Parking – in lots ( <i>n</i> =57)	6	31	16	3
Lighting ( <i>n</i> =57)	3	25	28	1
Natural Gas ( <i>n</i> =56)	-	19	31	6
Business Climate ( <i>n</i> =56)	4	45	7	-
Residential Climate ( <i>n</i> =56)	1	27	26	3
Recreational Climate ( <i>n</i> =57)	3	26	27	-
Educational Climate ( <i>n</i> = 56)	2	22	27	5

Q 48: What types of benefits would you like to have offered by the chamber of Commerce?  
(*n*=59)

Benefit	Number of Respondents
Joint Advertising	26
Merchant Discounts	9
Group Health Plan	19
Networking	18
Seminars	17
Labor Recruitment	10
Labor Training	10
Tourist Development	25

#### Other

- Community Calendar
- Joint Advertising in major markets
- Keep helping with Band Fest - - Draws many out-of-towners to Benson
- Community calendar of events
- The chamber doesn't help me operate my business. I would like - confidential one on one help with suggestions to improve my business. I like the mentor idea especially when I started.

Q49: What can the Chamber of Commerce do to increase your value of membership in the organization? (*n=16*)

- Continue to promote community Spirit.
- Help inform citizens and other businesses about our business and what we do for people.
- Continue the after hours program.
- Labor Recruitment
- Continue what is in place at present.
- Cater to the businesses who pay for their services. Too much Motel-hotel gas Station assistance.
- Continue to lure new businesses/ factories to town-shoot for a 3M type facility- May not be realistic but something to shoot for.
- Stay involved with issues that effect the local businesses, with the city-highway-state. Take stands that support their members.
- I think the chamber and the rest of the powers that be could recognize they can't butt in to the local economy of the businesses who provide 1-5 jobs. Right now we are ignored. At present my biggest problem is locating qualified part time help
- The chamber is doing a great job already, just keep doing as you are, only more of the same.
- To assist in promoting my business.
- Work to bring new businesses to town. Continue to support children education and recreation activities. Increase tourism through activities, programs, and recreation.
- Group Health Insurance or Business Workers Comp would help. Send information on Small Business opportunities. Loans, grants. What is available?
- Continue to promote our community
- not a member
- This has been a good start. To indeed see what local merchants and businesses are in need of and start at the source. Establishing and creating results.

Q50 Other Comments. (*n=8*)

- I think it is important for rural towns to continue to attract new businesses. However, for existing businesses I think their needs to be more time and money spent developing loyalty among our residents. I think there are probably some creative ways to help educate our residents about why it is important to support businesses trying to survive in "our" town. I believe that many of our residents would hate to see businesses close in our town. Yet they continue to spend a large percentage of their dollars out of town. If we did a better job of letting them know why we need their business, I believe it could make a difference. Government programs, tax breaks, and lower interest loans are fine, but

eventually a business has to make it on its own. The residents of a city are the ones who decide what businesses they will have on their main street. They vote with their wallets. We need to campaign for their votes.

- We need a city wide lodging tax to benefit Benson. It is how our competition is funding their business.
- There is nothing that the chamber has/ has not done that has affected our business. The out-of-control power of insurance companies has almost immobilized our industry.
- One of my biggest concerns is money for upgrades to my parking lot, roof and heating.
- My opinion of the chamber in the last 4 years is that they only show up at my door when they want money. This survey is the first time in a long time that they have ever tried to ask my opinion. If you are not retail or a big employer they are not interested.
- There is a need to try to keep the local people from driving to Willmar, St. Cloud, and Alexandria Etc. to do their shopping. Until we can figure out how to do that the business climate here is not going to improve.
- The chamber needs support from all of the businesses in town but should also receive much more support from the city itself. The chamber and the city should be more closely tied to improve the community as a whole.
- Heather- I think you're doing a great job. I like the chamber being more proactive instead of reactive.

## Business Barometer Index

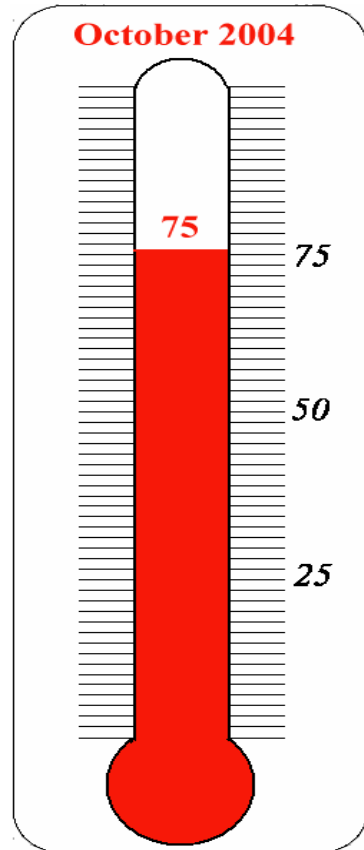
An index measuring Business Confidence will be created using the five questions listed below.

1. Today I have more OR the same OR less confidence in the ability of my business to make a profit that I was *one month* ago.
2. Today I have more OR the same OR less confidence in the ability of my business to make a profit that I was *one year* ago.
3. I am optimistic OR pessimistic about my business.
4. Over the past year, sales have increased OR decreased OR remained steady.
5. In the next year, I expect sales to increase OR decrease OR remain steady.

For the first two questions, those indicating MORE will be divided by the sum of those that responded MORE and LESS. Those responding OPTIMISTIC for the third question will be divided by the sum of those that responded OPTIMISTIC or PESSIMISTIC. For questions 4 and 5, those responding INCREASED will be divided by the sum of INCREASED or DECREASED. These calculations will yield a proportion that will be multiplied by 100 to provide a potential range of 0 to 100. An average of these proportions will become the index.

The Business Barometer Index for 2004 is 75. This is difficult to interpret in the first year, as comparisons are not available. This does, however, give us the baseline. Generally it appears that the business community is overwhelmingly optimistic (score of 86) and expects sales to increase in the next year (score of 78).

The positive responses are a reminder that while the days go by, there are businesspeople working hard that can use a little support to maintain a future in Benson. This survey is an excellent start to providing the services that businesses expect from their Chamber.





***Benson Chamber of Commerce  
Business Barometer Survey***

**BACKGROUND INFORMATION**

What is your age?

20 – 30	50 – 60
30 – 40	60 – 70
40 – 50	over 70

When was your business originally established?

Before 1970	1985 – 1990	2002
1970 – 1975	1990 – 1995	2003
1975 – 1980	1995 – 2000	2004
1980 – 1985	2001	

What is your role in the organization?

Owner

Manager

Other \_\_\_\_\_

Is the business a franchise?      Yes      No

When was the business acquired by you or when did you begin managing?

Before 1970	1985 – 1990	2002
1970 – 1975	1995 – 2000	2003
1980 – 1985	2001	2004

**CONFIDENCE**

Circle one of the underlined statements that best describes your opinion.

- Today I have more OR the same OR less confidence in the ability of my business to make a profit that I was *one month* ago.
- Today I have more OR the same OR less confidence in the ability of my business to make a profit that I was *one year* ago.
- I am optimistic OR pessimistic about my business.
- Over the past year, sales have increased OR decreased OR remained steady.
- In the next year, I expect sales to increase OR decrease OR remain steady.

## BUSINESS PERFORMANCE

In the next year, do you intend to:		
construct a new building	Yes	No
move/change location	Yes	No
remodel your business	Yes	No
sell your business	Yes	No
close your business	Yes	No
Would you be interested in low-interest rehabilitation loans?	Yes	No
Would you be interested in mentoring a new small business owner?	Yes	No
Would you be interested in a monthly meeting of local entrepreneurs in a confidential setting?	Yes	No

In the two time periods listed, what do you foresee for your business in the following situations?

	Reduce	Remain Stable	Add
In the PAST 6 months			
Employees			
Product lines or Services			
In the NEXT 6 months			
Employees			
Product lines or Services			

What types of businesses would complement your business?

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What types of businesses would improve our downtown or our community?

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What broader national trends affect your business?

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## BUSINESS PERFORMANCE (continued)

What types of financial needs do you have? (check all that apply)

Operating capital

Renovation / remodeling

Building new site

Expansion of existing site

Other \_\_\_\_\_

Other \_\_\_\_\_

## HOURS OF OPERATION

What time do you usually open? What time do you usually close?	_____ a.m. / p.m. (circle) _____ p.m. / p.m.
Do you feel it is important for main street businesses to be open one or more evenings?	Yes      No
Do you feel it is important for main street businesses to be open on Saturday?	Yes      No
Do you feel it is important for main street businesses to be open on Sunday?	Yes      No
Would you be willing to hold <i>earlier</i> hours?  If so, which days work best for you? (circle)	Yes      No  Mon, Tue, Wed, Thurs Fri, Sat, Sun
Would you be willing to hold <i>later</i> hours?  If so, which days work best for you? (circle)	Yes      No  Mon, Tue, Wed, Thurs Fri, Sat, Sun
Do you want unified <i>opening</i> hours for the majority of retail/service businesses?	Yes      No
Do you want unified <i>closing</i> hours for the majority of retail/service businesses?	Yes      No

## COMMUNITY RATING

Please rate the quality of the following community-related items:

	Poor	Fair	Excellent	No Opinion
City Water				
City Sewer				
City Electric				
Streets				
Parking – on street				
Parking – in lots				
Lighting				
Natural Gas				
Business Climate				
Residential Climate				
Recreational Climate				
Educational Climate				

## CHAMBER BENEFITS

What types of benefits would you like to have offered by the Chamber of Commerce?

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

Other \_\_\_\_\_

(check all that apply)

Joint Advertising  
 Merchant Discounts  
 Group Health Plan  
 Networking  
 Seminars  
 Labor Recruitment  
 Labor Training  
 Tourist Development

(fill in "other" to the left)

### CHAMBER BENEFITS (continued)

What can the Chamber of Commerce do to increase your value of membership in the organization?

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### SOAPBOX

Other Comments (continue on reverse side if needed)

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#### LET US HELP YOU!

Can we contact you regarding your business concerns and opportunities?

Your information will not be publicly available but will only be used by Heather LeClair, the Chamber Manager, to better assist your business.

Yes      No

Name:

Business Name:

Phone Number:

*THANK YOU FOR YOUR HELP!*